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TRS Plan 3: Summary of Selected Benefits

Defined Contribution Account	Your member contributions are deposited in a defined contribution account. Your money is invested according to your instructions and you can take payment of that account any time you terminate from all covered employment. See pages 4 and 7.
Contribution Rates	Contributions to TRS Plan 3 are mandatory. Under current federal law, once you select a contribution rate you cannot change it unless you change employers. Currently, there are six contribution rate options. See page 4.
Benefit Formula	$1\% \times \text{Service Credit Years} \times \text{AFC} = \text{Monthly Benefit}$ (see page 13-15).
Average Final Compensation or AFC	Your AFC is the monthly average of your 60 consecutive highest-paid service credit months. Lump sum payments for unused sick leave, unused vacation or annual leave, or any form of severance pay are not included. See page 13.
Eligibility for Retirement	Plan 3 provides for an unreduced retirement benefit at age 65 if you have: <ul style="list-style-type: none">■ At least 10 service credit years; or■ Five service credit years, including 12 service credit months that were earned after age 54; or■ Five service credit years earned in TRS Plan 2 prior July 1, 1996. A reduced benefit is available as early as age 55. See page 15.
Service Credit	Service credit is based on the total compensated time reported by your employer to DRS on your behalf. See page 10.
Disability Retirement	If you become totally incapacitated for continued employment with a covered employer, and leave that employment as a result of a disability, you may be eligible for a disability retirement benefit. See page 17.
Cost of Living Adjustment (COLA)	On July 1 of every year following your first full year of retirement, your monthly defined benefit will be adjusted by the percentage change in the Consumer Price Index (CPI-U, Seattle), to a maximum of three percent per year. See page 17.
Gain Sharing	If eligible, TRS Plan 3 members may receive gain sharing payments in January of even-numbered years. See page 7.
Death in Service Survivor Benefit	<ul style="list-style-type: none">■ If you die before you have initiated payment from your defined contribution account, your beneficiary receives the balance in that account. See page 8.■ If you die before you retire, your surviving spouse, or if none, your minor children may receive a defined benefit. See page 17.
Retiree Health Care Options	If you are qualified for Public Employees Benefits Board (PEBB) health insurance coverage, you must elect PEBB coverage within 60 days of separation from employment, be 55 years of age and have 10 years of service credit. See page 20.

Plan 3

Teachers' Retirement System (TRS) Plan 3 was created by the Washington state Legislature in 1995 and became effective on July 1, 1996. Plan 3 is designed to provide a flexible retirement program that enables members to make career changes or leave public employment before the Plan's normal retirement age without undue penalty.

TRS Plan 3 is a defined benefit plan that features a defined contribution component

TRS Plan 3 has a dual benefit structure. Member contributions finance a defined contribution component, and employer contributions finance the defined benefit.

The defined contribution component is member financed and provides a tax-deferred investment program that you may access any time you separate from TRS-covered employment. The amount of retirement income generated by the defined contribution component depends on how much you contribute and how well your investments do in the market. You have an initial choice in how much you contribute, and choices of where your contributions are invested. When you separate from TRS service you may also choose how and when you take payment.

The defined benefit is employer financed and, once you meet service requirements, provides for a lifetime monthly benefit at age 65 or an actuarially reduced lifetime monthly benefit as

early as age 55. The amount of the benefit is based on your time in service and your average final compensation.

How your handbook is organized

Using the Table of Contents, you should be able to identify where in the handbook you can find any specific information you wish to know.

This handbook is divided into three sections. The first section describes the defined contribution component. The second describes the defined benefit. These two sections begin with a list of highlights followed by a description of your rights and benefits in a question and answer format. The third section provides general information about the administration of Plan 3. On pages 22 and 23 of the handbook, you will find a telephone listing for the Department of Retirement Systems and other important Plan 3 contacts.

Summary Description

The actual rules governing your benefits are contained in state retirement laws. This handbook is a summary, written in less legalistic terms. It is not a complete description of the law. If there are any conflicts between what is written in this handbook and what is contained in the law, the current law will govern.

PART 1: The Defined Contribution Component

Am I a member of the plan?

All public school “teachers” hired into an “eligible position” on or after July 1, 1996, are covered by TRS and are required to join Plan 3. Currently, an “eligible position” is one which normally requires five or more months of 70 or more hours of compensated employment from September through August.

If you established membership in TRS on or after October 1, 1977, but before July 1, 1996, you began TRS membership in Plan 2. Plan 2 members have the option to transfer to Plan 3. If you established membership in TRS *before* October 1, 1977, you are covered by Plan 1. Plan 1 members cannot transfer to Plan 3.

“Teacher” means any person who is qualified to teach and is employed by a public school in an instructional, administrative, or supervisory position. This includes:

- State, school district, and educational service district superintendents and their assistants,
- State, school district, and educational service district employees who are certificated by the Washington Superintendent of Public Instruction, and
- Any full-time school doctor who is employed by a public school and who renders instructional or educational services.

Substitute teachers should request the publication,

Substitute Teacher's Guide to Obtaining Service

Credit, to determine their participation status. This is available from DRS or your employer and can be downloaded from the DRS Web site at www.drs.wa.gov.

Membership exclusions

If you are already receiving retirement or disability benefits from a Washington state retirement system, you may be prohibited from joining this Plan. If this applies to you, contact DRS. See page 22.

How much am I required to contribute?

Contributions to your retirement plan are mandatory. Once you select a contribution rate, you cannot reselect a rate unless you change employers. Currently, there are six contribution rate options:

- | | |
|------------------|---|
| Option A: | 5 percent of pay at all ages |
| Option B: | 5 percent of pay until age 35;
6 percent from age 35 until 45;
and 7.5 percent age 45 and above |
| Option C: | 6 percent of pay until age 35;
7.5 percent from age 35 until 45;
and 8.5 percent age 45 and above |
| Option D: | 7 percent of pay at all ages |
| Option E: | 10 percent of pay at all ages |
| Option F: | 15 percent of pay at all ages |

Choosing a contribution rate

If you become a TRS Plan 3 member by transferring from Plan 2, you must select your contribution rate at the time you transfer. If you are a new full time TRS member, or if you are a TRS Plan 3 member who is changing employers, you have up to 90 days from the date you begin working in a TRS-eligible position to select a contribution rate option. If you do not select a rate option within 90 days, the law requires that Option A be assigned automatically as a default.

Substitute teachers pay their contributions at the end of the school year. They can select a new contribution rate each year, but must pay the same rate for all service completed during a school year. For more information on this subject, refer to the publication, *Substitute Teacher's Guide to Obtaining Service Credit*, which is available from your employer or DRS, and can be downloaded from the DRS Web site. See pages 22 and 23 for information about publications and Web access.

Limitations on annual contributions

TRS Plan 3 is a qualified tax-deferred retirement plan under Internal Revenue Code 401(a). TRS Plan 3 members should be aware that their total tax-deferred contributions are limited by the Internal Revenue Service (IRS) based on their annual taxable income. Members who participate in tax-deferred plans other than TRS Plan 3 are responsible for ensuring that their total contributions are within legal limits. Remember, tax-deferred contributions decrease your taxable income. Consult the IRS and/or a tax advisor for detailed information.

How will my contributions be invested?

Under TRS Plan 3 you may choose between two separate investment programs. They are the Washington State Investment Board (WSIB) Investment Program and the Self-Directed Investment Program.

DRS has contracted with ICMA Retirement Corporation (ICMA-RC) to be the record keeper for TRS Plan 3 defined contribution member accounts. In most cases, you will contact ICMA-RC directly to obtain account information. See page 23 for contact information.

Selecting an investment program

When you become a member of TRS Plan 3, you

use the *Member Information* form to select the investment program where your contributions will be invested. You can contribute to only one investment program at a time. If you wish to change the investment program to which you are contributing, complete a *Change of Investment Program* form. Both of these forms are available through your employer and should be returned to your employer upon completion.

Transferring account balances between investment programs

Though you can contribute to only one of the two investment programs at a time, it is permissible to retain investments in both programs. If you wish to move the balance of your investment account between investment programs, complete a *Plan 3 Investment Program Transfer* form and submit it to ICMA-RC or contact ICMA-RC directly via telephone or the Web. See "Where can I find more information?" on page 22 of this booklet.

The WSIB Investment Program

The WSIB is the state board that invests employer and member contributions for all state retirement plans and for some other state funds. If you choose to have your money invested by the WSIB, it will be placed into the WSIB's Total Allocation Portfolio (TAP) and valued based on the performance of all the investments in the portfolio.

You can learn more about the WSIB Investment Program by obtaining a copy of the *Plan 3 Investment Guide* from your employer or from ICMA-RC by calling 1-888-711-8773.

The Self-Directed Investment Program

You have the choice of having all your contributions invested in a single investment, splitting them among several investment types, or selecting one of three preset portfolios composed of various mixes of the available investments

within the Self-Directed Investment Program. You can learn more about the Self-Directed Investment Program by obtaining a copy of the *Plan 3 Investment Guide* which you can obtain from ICMA-RC by calling 1-888-711-8773.

If you wish, ICMA-RC will consult with you to establish your investment allocation in the self-directed program. Use the *Plan 3 Investment Allocation* form to choose the self-directed funds where you want your contributions invested. Mail the completed form to ICMA Retirement Corporation. See page 23.

How is the value of my defined contribution account determined?

There is no benefit formula used to calculate the value of your defined contributions. The value of your account will be based entirely on the amount you contribute, and the performance of the investments. As in any investment, there is an element of risk.

Maintenance of individual accounts

As stated earlier in this handbook, DRS has contracted with an investment account administrator, ICMA-RC, to establish and update individual member accounts. ICMA-RC receives account information from DRS, the WSIB and Self-Directed Investment Programs and applies it to your account. ICMA-RC also provides you with quarterly statements and an annual summary of your account.

How the WSIB Investment Program values investments

The Total Allocation Portfolio (TAP) contains assets that are valued on a monthly or quarterly basis. The unit value for TAP, as determined by

the WSIB, is declared on a monthly basis. The declared unit value is an approximate value, not an actual market value. The following paragraph describes in detail the valuation of TAP.

The TAP contains both liquid (stocks and bonds) and illiquid (real estate, private equity, private debt) assets within the portfolio. The illiquid assets provide increased diversification for the portfolio, but the values of these assets can only be estimated on a lagged quarterly basis. For illiquid assets, the value declared for a specific month is the estimated value from the end of the previous lagged quarter, adjusted for subsequent cash flows. For example, the unit value declared for July is based on: 1) market values as of the end of July for liquid assets, and 2) estimated values as of the end of March, adjusted for cash flows between April and July, for illiquid assets. In accordance with statute, the WSIB declares the monthly unit values for the portfolio. The declared unit value is an approximate value of the total portfolio. When unit values are declared by WSIB, DRS adjusts the member's account to reflect the new declared value.

How the Self-Directed Program values investments

Member portfolios are valued daily within the Self-Directed Investment Program. There are a variety of investments available through the self-directed program. Each investment is valued separately based on its current selling price in the market. You have the option of directing your contributions into a single investment, splitting them among several investments, or selecting one of three pre-set portfolios.

How your retirement contributions are processed

Your contributions do not arrive at DRS on the day they are deducted from your paycheck. Your employer transmits your contributions and member data to DRS on a monthly basis. Under

state law, employers are required to provide DRS with member contributions and data by the 15th of the month following the month in which the contributions were deducted from your paycheck.

Both investment programs incorporate a "Short Term Investment Fund" (STIF) where contributions are placed and begin earning interest. When the individual member contributions reported by an employer are reconciled with the cash DRS receives from the employer, the process of moving your contributions from STIF begins.

Depending on your employer's reporting schedule and your choice of investment program, there will be some variation in the time it takes for contributions to move between the STIF and your long-term investment. For more information about how your investments are processed refer to your *Plan 3 Investment Guide*.

How gain sharing can add to your TRS Plan 3 retirement account

When earnings for the state retirement fund average more than 10 percent over a four-year period, the amount in excess of 10 percent is declared "extraordinary gains." Part of the extraordinary gains are paid to qualified TRS Plan 3 members. This is called gain sharing. Gain sharing payments are made in January of even-numbered years.

Gain sharing is based on fiscal years (July 1 - June 30). Measures are taken in August of odd-numbered years. If the retirement fund does not earn in excess of 10 percent, there is no payment.

A gain sharing payment is credited to the same investment program in which your monthly contributions are invested. Gain sharing payments appear on your 1st Quarter Statement in even-numbered years.

You qualify for gain sharing if:

- You are retired from TRS Plan 3, **OR**
- You have at least \$1000 in your defined contribution account as of August 31, the year preceding distribution; **and either**
 - a) You have earned service credit during the 12-month period from September to August immediately preceding the distribution, **OR**
 - b) You meet TRS Plan 3 retirement eligibility requirements.

When can I access my defined contribution money?

Though you have the choice to leave your defined contribution investments in the Plan (see page 8), you may elect to withdraw the funds in your Plan 3 defined contribution account any time you separate from TRS-covered employment. Both investment programs offer a variety of payment plans including a "personalized payment plan" designed to fit your specific retirement goals.

To learn more about your withdrawal options obtain the *Plan 3 Request for Payment of Defined Contribution Funds* booklet from your payroll or personnel office or by contacting ICMA-RC. ICMA-RC offers individualized consultation on pension payment plans via their toll-free client service phone line: 1-888-711-8773.

Processing a withdrawal

The withdrawal process requires a minimum of 90 days from receipt of the employer reporting a separation date. The length of time depends on your employer's reporting cycle, how long you have been separated from employment, the time of month you submit the request, and the investment program from which you are withdrawing.

Tax implications of withdrawing your defined contributions

For most Plan 3 members, all of the money in the defined contribution account is tax-deferred. You will owe income tax on your contributions and investment earnings when you withdraw funds from your defined contribution account.

DRS is required by the IRS to withhold 20 percent of any lump sum withdrawal of tax-deferred funds. If you are under age 59½ when you take payment, an additional 10 percent tax for early withdrawal may be assessed by the IRS when you file your annual tax return. All withdrawals paid to you are reported to the IRS as earnings in the year the withdrawal is paid.

If you wish to avoid the withholding tax and 10 percent additional tax, you may be able to roll the funds directly into a tax-deferred retirement account, or a qualified employer-sponsored retirement plan.

For more information about withdrawing your defined contribution money and the associated tax requirements, obtain a copy of Publication 575, *Pension and Annuity Income*, from the IRS. To initiate a withdrawal or rollover, obtain a copy of the booklet, *Plan 3 Request for Payment of Defined Contribution Funds*, by contacting your employer or by calling ICMA-RC at 1-888-711-8773. You can also download the packet from the TRS Plan 3 Web site (www.icmarc.org/trs/pubs/). In addition to the *Plan 3 Request for Payment of Defined Contribution Funds* form, this booklet provides information regarding direct rollovers.

If I leave TRS employment, can I leave my contributions in the plan?

If you leave TRS-covered employment, you have the option of leaving your defined contribution money in the Plan.

As long as you have a balance in your defined contribution account, it will continue to be valued at market rate. The value of a defined contribution account can rise or fall depending on investment performance in the market.

The IRS requires that you begin receiving a minimum amount from your retirement account by April 1 of the year after you reach age 70½, or you retire, whichever comes later. The portion of your account that you must receive cannot be rolled over. Failure to take receipt of funds will result in an IRS penalty. The options you have for receipt of the money are outlined in the *Plan 3 Request for Payment of Defined Contribution Funds* booklet.

If you leave TRS-covered employment and leave your defined contributions in the Plan, keep DRS informed of any name, address and beneficiary changes. See page 22. You will continue to receive quarterly statements and be able to move your balance between investments.

What happens if I die before I receive my defined contributions?

If you die before you have initiated any payment plan from your defined contribution account and your beneficiary is your spouse, your spouse has the right to take payment in a lump sum cash distribution, set up a scheduled payment plan or roll over your defined contribution account into an

approved Individual Retirement Account (IRA) or a qualified employer retirement plan. Beneficiaries who are not spouses do not have the option to roll over defined contribution funds and must take payment of the funds. For more information about taking payment of Plan 3 defined contribution funds, see the publication *Plan 3 Request for Payment of Defined Contribution Funds* at www2.icmarc.org/xp/plan_3/trs/pubs/.

If you die after initiating payment

If you die after initiating payment of your defined contribution account and you still have money in the account, your beneficiary should contact DRS to facilitate payment of the remainder of the funds. If retirement payments are derived from an annuity, the payments continue or stop based on the terms of the annuity.

Designating a beneficiary

You should keep your beneficiary designation in your TRS record up-to-date. If you marry, divorce or remarry, you should file a new beneficiary designation form, even if your beneficiary remains the same. To change your beneficiary, simply submit a new beneficiary designation form to DRS. You can obtain this form from your employer, DRS, or on the DRS Web site. See pages 22 and 23.

PART 2: The Defined Benefit

This section of the handbook describes your retirement benefits under the defined benefit of Plan 3 of the Washington state Teachers' Retirement System (TRS).

What is a defined benefit?

Under TRS Plan 3, defined benefit means that the benefit you receive at retirement will be based on the length of your service and your average final compensation.

Your future benefits under the defined benefit of Plan 3 are funded by contributions made by your employer during your period of membership, and investment earnings from those contributions. Employer contributions are held in trust and invested by the WSIB.

Highlights

- The defined benefit is financed by your employer's contributions.
- The defined benefit provides for a monthly retirement benefit at age 65 if you have fulfilled the Plan's service credit requirements. Reduced benefits are available as early as age 55, if you have at least 10 service credit years.
- You are eligible for an unreduced benefit if you are at least age 65, and have:
 - (a) ten service credit years; or
 - (b) five service credit years, including 12 service credit months after attaining age 54; or
 - (c) five service credit years, if you were vested in Plan 2 prior to July 1, 1996.
- If you accumulate 20 service credit years and terminate employment, your defined benefit retirement payment amount will be increased by approximately three percent each year from separation until you begin drawing your benefit.
- The Plan provides disability benefits and survivor benefits.
- You will remain a member of this Plan even

if you transfer to another public school district in Washington.

Basic forms for a new Plan 3 member

If you are a first-time TRS member, you need to complete:

- A *Beneficiary Designation* form, and
- A *Plan 3 Member Information* form to select a contribution rate and investment program.

These forms are available through your employer's personnel office, or the DRS Web site. See page 23.

How is my service counted?

Service credit

The amount of your defined benefit pension payment is based on the service credit you accumulate, and your average final compensation or salary.

You earn twelve service credit months for each school year (September 1 through August 31 of the following year) in which you:

- Begin working in September,
- Work nine months, and
- Receive earnable compensation for 810 or more hours.

You earn six service credit months for each school year in which you:

- Begin working in September,
- Work nine months, and
- Receive earnable compensation for at least 630 hours but fewer than 810 hours.

If you do not meet the service credit criteria outlined above, your service credit will be determined on a month-to-month basis. You earn a service credit month for any calendar month in

which you receive earnable compensation for at least 90 hours. The 90 hours may be earned with one or more employers. You receive one-half service credit month for any calendar month in which you receive compensation for fewer than 90 but at least 70 hours. You receive one-fourth service credit month for fewer than 70 but more

EXAMPLE:

Calculating service credit

Suppose you taught full time starting with the 1996-97 school year and continued through the end of the 2001-2002 term — six full years. Then you reduced your hours. During the 2002-2003 school year, your hours and service credit were as follows:

	Hours	Service Credit Months
September	140	1
October	140	1
November	0	0
December	0	0
January	70	1/2
February	120	1
March	100	1
April	110	1
May	120	1
June	40	1/4
July	0	0
August	0	0
TOTAL	840 hours	6 3/4 months

Although you worked more than 810 hours in the 2002-2003 term, you did not work nine months, so you would receive six and three-fourths service credit months for your work in September, October, January, February, March, April, May, and June. Your total service credit for the period starting with the 1996-97 term and ending with the 2002-2003 term would be six years and six and three-fourths months.

than zero hours in a calendar month. No more than

one month's service credit may be earned for each calendar month worked, regardless of the number of employers for whom you work.

Claiming credit for substitute teaching

If you work as a substitute teacher, and are not under an annual contract, your employer(s) will advise you quarterly of the total monthly hours and compensation earned. To receive credit for your service, you must submit quarterly reports and make application to DRS after August 31. For more information contact your employer, DRS or visit the DRS Web site for the publication, *A Substitute Teacher's Guide to Obtaining Service Credit*.

Military service

You may be eligible to receive up to five years of service credit for time spent in the military on or after January 1, 1990.

If you were a TRS Plan 3 member when you entered the military, you receive service credit for military service:

- If you left TRS-covered employment to enter active military service;
- If you applied for reemployment within 90 days of an honorable discharge; and
- If you make payment of member contributions for the time spent in the military before retiring.

Leave of absence

You may also purchase service credit for an unpaid leave of absence authorized by your employer. Service credit for a leave of absence is limited to a maximum of two years during your working career.

To obtain service credit for unpaid leave, you

must return to work in a TRS-eligible position, and pay both member and employer contributions, including interest for both, for the time on leave. Contributions are based on the average of your earnable compensation at the time you were granted the leave and the time you resume your employment. Payment must be completed prior to retirement or within five years of returning to employment, whichever comes first.

What if I was previously a member of another retirement system?

Out-of-state service

A TRS Plan 3 member who has earned enough service credit to be eligible for retirement when they reach age 65 (see page 13), may use service credit earned in a public school teachers' retirement system in another state to meet the service credit requirements for early retirement. See page 15. Out-of-state service is not used in the calculation of your TRS benefit amount; it affects only your retirement eligibility date and the reduction table used in the calculation.

If you elect to use out-of-state credit to qualify for retirement, your benefit will be actuarially reduced to reflect the earlier retirement. If the out-of-state service credit raises your service credit total to at least 30 years, an actuarial reduction will be assessed for each year of out-of-state service prior to applying the three percent alternate early retirement reduction. (See example on page 15.)

Dual membership

If you have established membership in more than one Washington state public service retirement system, as a result of a job change, you may qualify as a dual member, even if you terminated

membership in the other system(s). A dual member is one who:

- Is currently an active member of TRS, Public Employees' Retirement System (PERS), Law Enforcement Officers' and Fire Fighters' Retirement System (LEOFF) Plan 2, the Washington State Patrol Retirement System (WSPRS), or the city retirement system for Tacoma, Seattle, or Spokane, or
- Has previously been a member of one or more of these systems or the Statewide City Employees' Retirement System in addition to the system where he or she is currently a member, and
- Has never been retired from service and is not currently receiving a disability retirement benefit from any public retirement system in the state of Washington.

Service credit for dual members

As a dual member, you may combine service credit from any of the above retirement systems to qualify for retirement.

When you combine service credit to achieve eligibility for retirement in one system but you are not old enough to retire from a second system:

- You may postpone receipt of that retirement benefit until a later date, for example when you are eligible for an unreduced benefit, or
- You may retire immediately with an actuarially reduced benefit. See "How does early retirement affect my benefit?" on page 15.

EXAMPLE:

Combined service credit

Suppose you are a TRS Plan 3 member, age 55, with four TRS Plan 3 service credit years. In addition, you have 16 PERS Plan 1 service credit years. You have a total of 20 service credit years, enough to retire from TRS Plan 3 with a reduced benefit. Because you meet retirement eligibility requirements in TRS Plan 3, you may elect to retire immediately from PERS Plan 1 with an actuarially reduced benefit, or delay the PERS Plan 1 benefit until you qualify for an unreduced benefit at age 60.

The provisions of each Plan determine the amount of your benefit from each Plan.

Restorations for dual members

If you are a dual member and wish to restore service credit in a system other than TRS, you must repay the amount withdrawn, plus interest, within two years of becoming a dual member or before you retire, whichever comes first. To determine how much you owe in order to restore service credit, write to:

Department of Retirement Systems
Teachers' Retirement System
PO Box 48380
Olympia WA 98504-8380

Include the following information in your letter:

- Your name, Social Security Number, address and daytime phone number,
- The system in which you want to restore service credit,
- The approximate dates of each withdrawal and the periods of employment each represents, and
- The name(s) of the employer(s).

Payment must be made by the deadline, or your service cannot be restored under these provisions. The provisions governing dual membership do not permit you to:

- Partially restore any single withdrawal, or

- Restore contributions and reestablish service credit in a system in which you are currently a member unless you are otherwise entitled to do so.

For a detailed explanation of dual membership call DRS and request the brochure, *What is Dual Membership and How Does it Affect Me?* All member publications are accessible on the DRS Web site. See pages 22 and 23 for publication and Web site information.

Purchase of lost service credit

If you miss the deadline for restoration of dual member service credit, you still can purchase service credit. The cost for purchase is based on the potential increase in your benefit payments. See Page 18 for more information.

When can I retire?

Eligibility

Your service retirement benefit depends on your average final compensation and your service credit years when you retire. You are eligible to retire if you:

- Are age 65 or older; and have
- At least 10 service credit years; or
- Five service credit years, including 12 service credit months that were earned after attaining age 54; or
- Five service credit years that were earned in TRS Plan 2 prior to July 1, 1996.

If you retire before age 65 or choose a survivor option, your benefit will be “actuarially reduced.” See “How does early retirement affect my benefit?” on page 15.

“Actuarially reduced” means benefit payments are reduced based on factors provided by the Office of the State Actuary. These factors are derived from statistics on life expectancy and projected

investment earnings. An actuarial reduction is necessary when benefits are scheduled to be paid over a longer than normal period of time.

EXAMPLE:

Establishing eligibility for retirement

Suppose you leave service at age 35 with 10 service credit years. Even if you elect to withdraw your funds from your defined contribution account, you will be eligible to receive a full benefit when you retire at age 65 or an actuarially reduced benefit if you begin to receive your benefit between age 55 and 65.

Using sick leave to qualify for retirement

You may use up to 45 days of unused sick leave to help you qualify for retirement. If you do not cash out your sick leave it may be converted to a maximum of two months of service credit. This service credit is not used in the calculation of your benefit. It can only be used to qualify you for retirement.

How is my retirement benefit calculated?

Benefit formula

Your monthly service retirement benefit is calculated using the following formula:

$$\begin{array}{r} 1 \text{ percent} \\ \times \\ \text{service credit years} \\ \times \\ \text{average final compensation} \end{array}$$

“Average final compensation” (AFC) is the monthly average of your 60 consecutive highest-paid service creditable months. If you are under annual contract and receive 12 service credit

months for the school year, all 12 months are used when determining your AFC. Payments for any type of severance pay, such as lump-sum payments for deferred sick leave, vacation or annual leave, are not included in the AFC. In Plan 3, there is no limitation on the number of years of service credit that can be included in the benefit calculation.

EXAMPLE:

Retirement at age 65

Suppose you retire at age 65 with 35 service credit years. Your average final compensation is \$3,333.33. Your monthly retirement benefit will be \$1,166.67. *See calculation below.*

$$1\% \times 35 \text{ years} \times \$3,333.33$$

$$\begin{array}{rcl} 1\% \times 35 \text{ years} & = & 0.35 \\ 0.35 \times \$3,333.33 & = & \$1,166.67 \end{array}$$

This calculation results in the standard benefit. It will be lower if you choose to continue benefits to a survivor upon your death. See page 16 for a description of benefit options.

Calculating benefits for dual members

As a dual member, you may combine service credit earned in all dual member systems for the purpose of becoming eligible for retirement. If your combined service makes you eligible to retire under any dual member system, you may elect to retire from all dual member systems to which you belong.

As a dual member, you may choose to have your average final compensation determined as follows:

- You can use the compensation in each system (as defined in that system) to determine that system's benefit, or
- You can use the highest "base salary" from

any system, to determine the benefit in another system.

Base salary is the salary or wages you earned, excluding overtime, lump-sum cashouts, severance pay and bonuses.

EXAMPLE:

Dual member benefits

Suppose you are 65 years old and have three service credit years from PERS Plan 1 and 13 service credit years with TRS Plan 3. Without dual membership, your PERS service would not be enough to earn you a PERS benefit. With your TRS service, however, you have more than the minimum service credit required to be eligible for retirement. You may combine service credit and receive your PERS benefit. You will receive a benefit from each system, calculated according to the rules of each system:

PERS Plan 1:

$$\begin{array}{l} 2\% \times 3 \text{ PERS service credit years} \\ \times \text{average final compensation} \div 12 \text{ months} \\ = \\ \text{PERS monthly benefit} \\ \text{(plus)} \end{array}$$

TRS Plan 3:

$$\begin{array}{l} 1\% \times 13 \text{ TRS service credit years} \\ \times \text{average final compensation} \\ = \\ \text{TRS monthly defined benefit} \end{array}$$

Note: Contact ICMA-RC for information or payout options on the defined contribution portion of your retirement account. ICMA-RC may be reached at 1-888-711-8773.

affect my benefit?

If you have at least 10 service credit years, you may retire at or after age 55. Your benefit is actuarially reduced because you are likely to receive your benefit over a longer period of time. Reductions are prorated based on your age when the benefits begin. Once you attain 30 years of service credit the benefit reduction is set at three percent per year you are under age 65.

These annual reductions were in effect as of June 2004. Your benefit is determined by the percentage in effect at the time your benefits begin.

Washington state service credit only

Age at retirement	Benefit as a percentage of what you would receive at age 65*	Benefit as a percentage of what you would receive at age 65
55	37%	70%
56	40%	73%
57	43%	76%
58	49%	79%
59	55%	82%
60	61%	85%
61	67%	88%
62	73%	91%
63	82%	94%
64	91%	97%
65	100%	100%

*Actuarial figures in the middle column, which are updated periodically, were in effect as of June 2004. The figures for members with at least 30 years of service (right column) are set in statute.

Using out-of-state service to meet alternate early retirement requirements

Example: A member age 55, with 25 years of Washington state service credit and five years of out-of-state service credit. The member will be assessed 10 years worth of reductions (since he/she needs 10 years to reach age 65). Since the member has 25 full years of Washington credit, he/she would only need to use five years of out-of-state service credit to qualify for an alternate

early retirement. DRS would assess five years of early retirement reductions for the first five of the 10 years. For the remaining five years, DRS would assess the three percent alternate early retirement reduction. The formula would look like this:

$$2\% \times 25 \text{ years} \times \$6,500 \text{ (AFC)} = \$3,250 \\ \times .6100 \text{ (ERF reductions)} = \$1,982.50 \times 15\% \\ (5 \text{ years} \times 3\%) - \$297.38 = \mathbf{\$1,685.12}$$

Delaying receipt of your benefit

If you accumulate 20 or more years of service credit, then leave TRS-covered employment, the value of your defined benefit will increase by approximately three percent annually (0.25 percent per month) from the date of separation until you begin drawing a benefit.

EXAMPLE:

RETIREMENT AT AGE 55

Suppose you retire at age 55 with 25 service credit years and average final compensation of \$2,500. Because you are retiring early, your benefit is 37 percent of what it would be if you were 65 when you retired, with the same service credit and average final compensation. Your monthly benefit of \$231.25 is calculated as follows:

$$1\% \times 25 \text{ years} \times \$2,500 \times 37\% \\ 1\% \times 25 \text{ years} = 0.25 \\ 0.25 \times \$2,500 = \$625.00 \\ \$625 \times 37\% = \mathbf{\$231.25}$$

Delaying your benefit

Suppose you quit teaching at age 55 with 25 service credit years, but delay receiving your benefit until age 60. Because you have at least 20 service credit years, your benefit will increase by 3 percent for each year that you delay receiving it. (Calculated at 0.25% per month)

$$\text{Monthly benefit at age 60:} \\ 1\% \times 25 \text{ years} \times \$2,500 \times 60\% \\ 1\% \times 25 \text{ years} = 0.25 \\ 0.25 \times \$2,500 = \$625.00 \\ \$625 \times 60\% = \$375.00 \\ \text{plus 3\% per year increase} \\ \text{between age 55 and age 60} = \mathbf{\$435.61}$$

What are my benefit options?

When you apply for a service or disability retirement, you must select a benefit option. If you are married, the law requires that you provide the written consent of your spouse to the benefit option you choose. Consent must be in writing and must be notarized. **If consent is not provided, law requires that an Option 3 benefit be paid with your spouse as beneficiary.** Retirement applications contain the spousal consent authorization.

OPTION 1

Standard option

This option pays the highest monthly benefit for your lifetime. When you die, the unpaid portion of your final monthly benefit, as of the date of your death, will be paid to:

- Your named beneficiary or, if none living,
- Your surviving spouse or, if none,
- Your legal representative (your estate).

OPTION 2

Joint and 100 percent survivorship

This option provides a benefit that is actuarially reduced. If your designated beneficiary survives you, the benefit amount remains the same and your beneficiary continues to receive it for his or her lifetime.

OPTION 3

Joint and 50 percent survivorship

This option also provides a benefit that is actuarially reduced, but the reduction is smaller than in Option 2. If your designated beneficiary survives you, 50 percent of your benefit is paid to your beneficiary for his or her lifetime.

OPTION 4

Joint and 66.67 percent survivorship

This option provides a benefit that is actuarially reduced. If your designated beneficiary survives you, 66.67 percent of your benefit is paid to your beneficiary for his or her lifetime.

Changing a benefit option after retirement

Once you retire you may change your benefit option and beneficiary only by returning to active membership. **There are three exceptions:**

- If you choose a survivor option (2, 3, or 4), and your designated beneficiary dies before you, your retirement benefit will be adjusted to the higher Option 1 payment level. If your beneficiary dies before you, be sure to notify DRS.
- If you chose someone other than a spouse as beneficiary of a survivor benefit, you can change to Option 1 at any time after retirement. This option can be used only one time and is irrevocable.
- If you retire under Option 1 then marry and remain married for at least one year, you may change your benefit option and name your spouse as beneficiary. To qualify for this opportunity, you must request the benefit option change within one year of the anniversary of your first year of marriage. If you opt for a survivor option, your monthly benefit will be actuarially reduced. This option can be used only one time and is irrevocable.

Lump sum payment instead of monthly benefit

If your monthly benefit is less than \$100, payment may be made in a lump sum at the discretion of the DRS Director. Anyone receiving such a payment is considered retired from TRS. Only members

who retire early for disability, have minimal service credit, or retire as dual members are likely to receive this type of payment.

What is my disability retirement benefit?

Eligibility for disability retirement

If you become totally incapacitated for continued employment with a public school district or a Washington state agency, and leave that employment as a result of the disability, you may be eligible for a disability retirement benefit. There is no minimum service credit requirement for this benefit. Though benefits will not be paid until you have separated from service, DRS suggests you apply for disability prior to terminating employment.

If you are receiving a disability retirement benefit, you will be subject to comprehensive medical examinations as required by TRS. If these examinations reveal that you have recovered from your disability, and you are offered employment by a school district or state agency at comparable pay, you will no longer be eligible to receive a disability retirement benefit.

Disability retirement benefit

The disability retirement benefit, including survivor options, is calculated using the same formula as a service retirement benefit, described on page 13. If you are not at least age 65, this benefit is actuarially reduced to reflect your age at the time benefits begin. You can learn more about TRS disability benefits by reading the *TRS Disability Benefits* brochure that is available from DRS or your employer. This brochure and other TRS publications can be found on the DRS Web site. See page 22 and 23.

Can my benefit increase after I retire?

Cost-of-Living Adjustment (COLA)

On July 1 of every year following your first full year of retirement for service or disability, your monthly benefit will be adjusted by the percentage change in the Consumer Price Index (CPI-U, Seattle), to a maximum of three percent per year.

What benefits do my survivors receive?

If you die before retirement

If you die before you retire, your surviving spouse, or if none, the guardian of your minor children will receive a benefit calculated as if you had:

- Elected Option 2: Joint and 100% Survivorship, **and**
- Separated from service on the date of death.

If your spouse dies while receiving a survivor's retirement benefit and leaves a minor child or children, the children will continue to receive the benefit that was being paid to your surviving spouse. The benefit will be shared equally among the children and paid until they reach the age of majority.

If you have no surviving spouse or children, no defined benefit will be paid.

If you die after retirement

If you die after you begin retirement, your survivors are eligible to receive benefits according to the retirement option you chose at retirement. See benefit options on page 16.

If you die as a result of injuries sustained in the course of employment

If an active member or disability retiree dies as a result of injuries sustained in the course of employment and the Department of Labor and Industries has determined eligibility for the payment, DRS will pay a \$150,000 death benefit to the member's designated beneficiary.

Designating a beneficiary

As an active member, you should keep your beneficiary designation in your TRS record up-to-date. If you marry or divorce prior to retirement, you should file a new beneficiary designation form, even if your beneficiary remains the same. If you fail to file a beneficiary designation form, DRS automatically pays your surviving spouse or, if none, your estate.

To change your beneficiary, you must submit a beneficiary designation form to DRS. Forms for this purpose are available from your payroll department, DRS, and the DRS Web site. See pages 22 and 23.

At retirement, if you choose an Option 1 benefit payment, you may name a trust, your estate, an organization, or a person as your beneficiary. However, if you choose a survivor benefit option at retirement, you must select a person as your beneficiary.

What if I work after retirement?

Your benefits may be affected if you return to work for a Washington public employer after retirement. In some cases, depending on the position and the extent of your work, your benefit will be suspended, and you may be required to make contributions to a retirement system.

Before you return to work, please call TRS to determine how your benefits will be affected. You can also find a summary of post retirement work requirements in the brochure, *Thinking About Working After Retirement?* This publication can be obtained from your employer or DRS, and is available on the DRS Web site. See page 23.

Can I recover lost TRS Plan 2 service credit now that I belong to Plan 3?

If you withdrew contributions while in Plan 2 and did not recover the lost service credit before transferring to Plan 3, you can still recover that service credit and use it to qualify for retirement in Plan 3.

You have two options for recovery of lost TRS Plan 2 service credit:

- Restoration – You must repay your Plan 2 contributions within five years of first returning to eligible service after the withdrawal.
- Purchase – If you miss the deadline, you can purchase the service credit. The cost for purchase after the deadline date is based on the potential increase in your defined benefit payments.

When restoring, all contributions will be placed in your Plan 3 defined contribution account. If you purchase service credit past the statutory deadline, the money is split equally between the defined benefit fund and your defined contribution account.

For an estimate of the cost for recovery write to:

Department of Retirement Systems
Teachers' Retirement System
PO Box 48380
Olympia WA 98504-8380

Include your Social Security Number in the letter.

PART 3:

General Information

This section applies to the defined benefit and the defined contribution.

Taxation and assignment of benefits

Federal income taxes

Most of your retirement benefit is subject to federal income tax. The only portion that is exempt from tax is the part that was taxed before it was contributed. Since September 1, 1984, your contributions that were made through payroll deductions have not been taxed. If you purchased optional service, those funds are not tax-deferred.

After you retire, TRS will notify you of the portion of your contributions that has already been taxed. The IRS refers to this taxed amount as your "cost" or "basis recovery." You must complete a W-4P form to tell DRS how much of your monthly benefit should be withheld for taxes. If you do not, DRS will follow IRS rules that require withholding as if you are married and claiming three exemptions. It is your responsibility to declare the proper amount of taxable income on your income tax return.

Assignment and attachment of benefits

Retirement benefits generally are not subject to assignment or attachment. However, payments received by you in the form of retirement benefits or as a refund of your contributions, may be subject to payment of court and administrative orders for spousal maintenance and child support, or payment of any orders authorized by federal law.

DRS is authorized to divide pensions between members and ex-spouses based upon a court-ordered property division. If the divorce decree complies with the applicable law, TRS will send the property division payment directly to the ex-spouse. For more information, refer to the DRS brochure, *Can My Retirement Money Be Attached?*, which is available from DRS or your employer. The DRS Web site also provides information on this subject.

Why does DRS need my Social Security Number?

DRS requests that you provide your Social Security Number when you are conducting business with the agency. Internal Revenue Code Sections 6041 (A), and 6109 authorize DRS to solicit your Social Security Number.

- The disclosure of your Social Security Number to DRS is mandatory.
- DRS will use your Social Security Number to ensure that any amounts disbursed under your account are properly reported to the Internal Revenue Service and as a reference number for tracking all data with regard to your retirement account.
- DRS will not disclose your Social Security Number to any party unless required by law.

When should I start planning for retirement?

Planning for retirement is an on-going process. The sooner you start the more likely you are to enjoy a comfortable and successful retirement. Here are some simple things you can do to help build your retirement plan:

- As soon as possible, attend one of DRS' Retirement Planning Seminars. These full-day sessions feature qualified speakers on a number of retirement subjects and are free of charge. The dates and locations for these seminars are announced in the member newsletter, *Retirement Outlook*, and on the DRS Web site (www.drs.wa.gov).
- If military service **interrupts** your teaching career, submit a copy of your DD214 to DRS to determine if your active service is creditable.
- Calculate your future retirement benefit using the Benefit Estimator on the DRS Web site (www.drs.wa.gov/estimate-unix/index.htm). You can run a variety of retirement scenarios to see what works best for you.
- Because there are statutory time limits on restoring contributions withdrawn from your state pension, obtain a copy of the DRS brochure, *Recovery of Withdrawn or Optional Service Credit* or access the publication on the DRS Web site (www.drs.wa.gov/member/trs/index.htm), and review the rules that apply to your situation.
- Review your investment portfolio periodically to ensure that it is balanced. See if your earnings projections are still attainable.

As you get closer to retirement

Consider the following:

- Contact the Social Security office periodically to review your file's accuracy. The toll-free telephone number for Social Security information is 1-800-772-1213. You can also obtain valuable information about Social Security and Medicare by visiting the Social Security Web Page (www.socialsecurity.gov).
- Obtain a copy of Internal Revenue Service Publication 575, *Pension and Annuity Income*, also available on the Web (www.irs.gov).
- If you are within a year of your retirement date, request an estimate of your benefit from DRS. DRS will return a retirement application with your **estimated** monthly retirement benefit.

Applying for retirement

You can complete the entire retirement process via the mail. See DRS contact information on page 22. If you prefer to visit DRS to review your account information and retirement options, Retirement Services Analysts are available to assist you. Please call for an appointment.

If you write to DRS for specific information about your pension account, be sure to provide your Social Security Number, a phone number where you may be reached at and a signature.

Can I keep my medical coverage after I leave service?

If you retire and take payment of your defined benefit, you are eligible to continue medical coverage under the Public Employees Benefits Board (PEBB), if you are covered by the PEBB at the time of retirement. As a retiree, you will

receive information about current PEBB coverage and the automatic deduction program which allows you to have the medical coverage payments deducted from your retirement benefit.

Medical coverage if you leave employment but do not collect a defined benefit

After reaching age 55 and accumulating at least 10 years of service credit, you may separate from employment without retiring and still continue your participation in PEBB insurance plans. To qualify, you must elect participation within 60 days of separation from employment.

If you do not select participation at the time of separation, you lose the right to participate when you retire and begin collecting a monthly defined benefit payment. The rates charged for this coverage are based on the experience of the risk pool. For information, call the Health Care Authority: (360) 412-4200 in the Olympia area, or 1-800-200-1004 outside Olympia.

Administrative information

Payment of retirement benefits

Your retirement benefit accrues from the first day of the month following the date you terminate employment. Your benefit is paid at the end of each month and, in most cases, can be deposited directly in your bank or credit union account.

Keep DRS informed of your mailing address

After you retire, it is important that you keep DRS informed of your current mailing address, even if you have your check deposited directly in your bank or credit union account. This way you can

be assured of receiving information about your benefits and income taxes in a timely manner.

Administration of the system

The Teachers' Retirement System is administered by DRS. The Director of DRS is appointed by the Governor and is responsible for administering TRS.

Benefit adjustments

If you receive an overpayment of your retirement benefit or withdrawal, DRS will require repayment of the overpaid funds.

If there is an underpayment, DRS will correct the error and pay you in full.

Petitions and appeals

Under the DRS internal review procedures, all "appeals" begin as "petitions." You may challenge a decision of a DRS administrator by filing a petition within 120 days of your receipt of the decision. A petition will be reviewed by the DRS Petition Examiner.

To file a petition, complete and submit a detailed statement of:

- The relief you are requesting;
- The facts relating to your petition, including any relevant documents or sworn statements which support your request for relief;
- The legal basis for your petition, including any relevant legal provisions or precedents;
- The name and address of your legal counsel, if you choose to be represented; and
- Your name, address, Social Security Number, and signature.

The Petition Examiner will ask for relevant information from the involved parties. Usually, this means you, DRS, and possibly your employer. After review, the Petition Examiner will enter a written decision and mail that decision to you by certified mail.

If you are not satisfied with the petition decision, you may file an appeal within 60 days of receipt of the decision. Included with your petition decision will be information describing how to file an appeal. An appeal will be heard by either the DRS Presiding Officer or an Administrative Law Judge.

Where can I find more information?

For more information about your rights and benefits under TRS Plan 3, write:

Department of Retirement Systems
Teachers' Retirement System
PO Box 48380
Olympia, Washington 98504-8380

Be sure to include your Social Security Number to allow identification of your account. If your question is complex, provide as much detail as possible.

An individual conference with a TRS retirement services analyst can also be arranged by calling our toll-free number: 1-800-547-6657. Olympia area callers use (360) 664-7000. Office hours are 8 a.m. to 5 p.m., Monday through Friday, except legal holidays.

Other DRS publications for TRS members

The following DRS publications can be obtained from your employer or by calling DRS. All TRS

publications are available on the DRS Web site at www.drs.wa.gov

- *TRS Disability Benefits*
- *Thinking About Working After Retirement?*
- *The Substitute Teacher's Guide to Obtaining Service Credit*
- *Can My Retirement Money Be Attached?*
- *Can I Recover Withdrawn or Optional Service?*
- *What Is Dual Membership and How Does It Affect Me?*
- *How Does Working after 30 Years Affect My Benefit?*
- *TRS Military Service Credit*

Plan 3 publications available from ICMA-RC

A variety of publications about the defined contribution component of Plan 3 are available from your employer or can be downloaded from the ICMA-RC Web site (www.icmarc.org/trs/pubs/).

- *Building Your Retirement Portfolio*
- *Plan 3 Investment Guide*
- *Plan 3 Investment Options*
- *Contribution Rate Brochure*
- *Managing Your Account with VantageLine/VantageLink*
- *Guide to Your Quarterly Statement*
- *Request for Payment of Defined Contribution Funds*

DRS telephone listing

Teachers' Retirement System

TDD Line (for hearing impaired)...(360) 586-5450
Toll Free TDD Number1-866-377-8895
Central Reception1-800-547-6657
Olympia area callers(360) 664-7000
The receptionist will transfer you to an employee who can provide assistance in areas such as:

- Counseling appointments
- Retirement benefit estimates
- Final application for retirement
- Insurance and other benefit deductions
- Eligibility for membership
- Refunds (withdrawal of contributions)
- Restoration costs for withdrawn contributions
- Divorce settlements

Plan 3 Defined Contribution Record Keeper, ICMA-RC

ICMA-RC.....1-888-711-8773

Contact ICMA-RC to conduct personal account transactions. You can also contact ICMA-RC by email at Investorservices@imarc.org or by postal mail at :

ICMA-RC
777 North Capitol St NE
Washington, D.C. 20002

Other DRS-administered retirement systems

- Public Employees' (PERS)
- School Employees' (SERS)
- Law Enforcement Officers' and Fire Fighters' (LEOFF)
- State Patrol Retirement System (WSPRS)
- Judicial Retirement System (JRS)
- Judges' Retirement Fund

Does DRS have a Web site?

DRS maintains an Web site that includes the most recent edition of this handbook and all other member publications for TRS and the other DRS-administered systems.

Also on the site:

- Recent issues of the member newsletter, *Retirement Outlook*,
- Information about recent retirement-related legislation,

- A benefit estimator that you can use for retirement planning purposes, and
- A variety of other information of interest to retirement system members and public employers in Washington state.

The address for the DRS Web site is:

www.drs.wa.gov

Personal account information and investment fund information

The Plan 3 Record Keeper, ICMA ICMA-RC, maintains an Web site where you can review your personal account, obtain defined contribution publications, review fund activity, and access a variety of other investment-related activities. To visit the TRS Plan 3 site use the following address: www.icmarc.org/plan3/.

You can contact DRS using e-mail

You can use e-mail to request specific information about your retirement system and plan, or your personal retirement account. When requesting information about your personal account, be sure to provide:

- Your name,
- Social Security Number,
- Retirement system and plan, and
- Daytime phone number.

Warning: Electronic mail messages on the Web may not be secure. Your message may not be confidential; it may be possible for other people to read your e-mail message.

Contact DRS via e-mail: recep@drs.wa.gov

For information about obtaining a copy of this publication in an alternate format, contact DRS Publications at (800) 547-6657 ext. 47278. From the Olympia area, call (360) 664-7278 ext. 47278.